

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA**

In re:

Yvonne Denise Freeman

Debtor(s)

Case No. 07-71770-SCS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

R. Clinton Stackhouse, Jr., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/14/2007.
- 2) The plan was confirmed on 12/18/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/01/2012.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,886.00.
- 10) Amount of unsecured claims discharged without payment: \$10,381.46.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,356.00
Less amount refunded to debtor	\$1,076.00

NET RECEIPTS: **\$32,280.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,874.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,773.98
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,647.98**

Attorney fees paid and disclosed by debtor: \$126.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI, Inc	Unsecured	392.74	NA	NA	0.00	0.00
AFNI, Inc	Unsecured	0.00	NA	NA	0.00	0.00
AOL	Unsecured	44.85	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	20,000.00	20,201.82	20,201.82	20,201.82	3,636.85
Chevron	Unsecured	285.21	NA	NA	0.00	0.00
City Of Norfolk	Priority	237.00	334.55	0.00	0.00	0.00
Credit One	Unsecured	984.08	NA	NA	0.00	0.00
Direct Merchants Bank	Unsecured	2,119.48	NA	NA	0.00	0.00
Dr. Guy Jones	Unsecured	432.95	NA	NA	0.00	0.00
ECAST Settlement Corp	Unsecured	NA	1,169.01	1,169.01	507.14	0.00
ECAST Settlement Corp	Unsecured	1,118.07	1,157.03	1,157.03	501.93	0.00
ECAST Settlement Corp	Unsecured	634.29	634.29	634.29	275.16	0.00
ECAST Settlement Corp	Unsecured	NA	291.77	291.77	126.92	0.00
FIRST PREMIER BANK	Unsecured	303.49	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	463.12	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	160.00	NA	NA	0.00	0.00
Ford Motor Credit	Secured	0.00	16,377.48	259.99	259.99	0.00
Jefferson Capital Systems LLC	Unsecured	1,288.21	1,007.99	1,007.99	437.28	0.00
Jefferson Capital Systems LLC	Unsecured	NA	292.17	292.17	127.09	0.00
PRA Receivables	Unsecured	NA	984.08	984.08	426.91	0.00
SENTARA	Unsecured	250.00	NA	NA	0.00	0.00
SENTARA COLLECTIONS	Unsecured	974.82	NA	NA	0.00	0.00
Sterling Inc	Unsecured	0.00	131.83	NA	0.00	0.00
Suntrust Bank	Unsecured	666.74	NA	NA	0.00	0.00
T-Mobile	Unsecured	700.00	301.00	301.00	130.93	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,461.81	\$20,461.81	\$3,636.85
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$20,461.81	\$20,461.81	\$3,636.85
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$5,837.34	\$2,533.36	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,647.98</u>
Disbursements to Creditors	<u>\$26,632.02</u>
TOTAL DISBURSEMENTS :	<u>\$32,280.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/08/2012

By: /s/ R. Clinton Stackhouse, Jr.

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.